head>

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your Phone Number]

[Date]

[Name of Debt Collection Agency]
[Compliance Department]
[Address]
[City, State, Zip Code]

RE: FINAL RESOLUTION NOTICE - DISPUTE OF IMPROPER DEBT ASSIGNMENT
Account Number: [Your Account Number]
Reference Number: [Reference Number if applicable]

Dear [Name of Contact Person or Compliance Manager],

This letter serves as a formal follow-up to my previous dispute notice dated [Date of original dispute letter] regarding the improper assignment of the above-referenced debt. Since your agency has failed to provide admissible evidence of the legal chain of title or proof of your right to collect this debt, I am declaring this matter resolved in my favor.

As of this date, you have failed to provide the following documentation as required by the Fair Debt Collection Practices Act (FDCPA):

- A complete and certified chain of assignment from the original creditor to your agency.
- The original agreement or contract bearing my signature.
- Verification that your agency is legally licensed to collect debt in my state of residence.

Consequently, I demand that you immediately cease all collection activities regarding this account. You are further instructed to remove any and all derogatory information related to this disputed account from my credit reports with Equifax, Experian, and TransUnion within ten (10) business days.

Failure to comply with this final resolution notice will result in a formal complaint being filed with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office. I also reserve the right to pursue legal action for violations of the FDCPA and the Fair Credit Reporting Act (FCRA).

Consider this matter closed.

Sincerely,

[Your Signature]

[Your Printed Name]